

# Holiday Financial Pressure Tools

## How to Use:

1) Read through the tools below on your own, before sharing it to your team.

2) Consider stories you might share before the meeting, or ask people you know what they do as examples.

3) Share the tools below with your team.

- Ask your team to share thoughts or ideas, to the extent they are comfortable sharing.
- Share examples and ideas with your stories.

Team Building: The topic of money can be sensitive for many people, they may feel judged, isolated or misunderstood. Be an example for others to feel safe through sharing your own stories to the questions below. This supports others to share freely and openly too.

## Introduction to the Tools

The holiday season can be stress-filled, with pressure to spend coming from many directions. The tips below are intended to support you as you make good choices during the "silly season":



### Choose presence over presents.

Invest time in experiences with others, instead of purchasing "stuff". People often find that memories together last longer.



### Spread the joy.

Have an op shop gift party. Draw names for a gift swap. Play the white elephant gift exchange game. Use your talents to make gifts. Volunteer as a family to give back to the community. These can all be fun, and meaningful, experiences.



### Share the cheer!

Combine resources, skills, talents and recipes, celebrating the holiday's together over a potluck meal with fun and games.



### Give yourself the gift of time, when shopping.

It is okay to pause before a purchase. This provides time to shop around or do some research before you buy. Expensive...? Consider sleeping on the choice.



### Make a list and check it twice.

Try not to get caught up in the moment or feel pressured to buy. If you have a budget or shopping list, do your best to stick to it despite the distractions.

*Leader Tips: If you meet often or for short meetings, perhaps discuss only one point per meeting. This works great as an opener or closer to longer weekly meetings too.*

## Conversation starters:

- What worries do you have during this holiday season?
- How do you handle pressure to spend beyond your budget?
- What non-traditional gifts or sharing have you tried (or heard of)?
- What are your favorite memories of celebrating past holidays?
- What ideas do you have (have you heard of) that allow you to Share the Cheer with loved ones?